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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
(Attorney Docket No. B68149-014354-0004)

In the Application of:

Rodriguez, et al.

§ Group Art Unit: 3624
§ Examiner: Shih, Sally
§ Confirmation No. 1848

Serial No.: 09/656,815

Filed: September 7, 2000

For: System and Apparatus for Credit
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Date: July 26, 2004

RESPONSE TO OFFICE ACTION

In response to the Final Office Action mailed March 25, 2003 (Paper No. 11), Applicants respectfully submit the following amendments in the above-referenced application, and request entry thereof to place the application in condition for Allowability.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

Conclusion begins on page 10 of this paper.